



Time	Description
8:45am	Arrival and registration
8:55am (5 mins)	Welcome
9:00am (45 mins)	<p>Supercharged superannuation: unlocking the power of platform ownership</p> <p>How a client owns their insurance policy can have significant downstream impacts in taxation, estate planning, cash flow and retirement planning. In the recent past, we have seen superannuation ownership of insurance policies dominate personal advice recommendation. Interestingly, policies owned via platform have seen its popularity wane, in favour of insurance only superannuation funds funded by a rollover.</p> <p>This session delves into the game-changing potential of platform ownership, exploring its intricate connections with estate planning, taxation, and insurance in the realm of retirement savings. Key themes include: -</p> <ul style="list-style-type: none"> • Estate Planning Mastery: Discover how platform ownership empowers seamless transfer of Super benefits, safeguarding your clients' legacies and ensuring their loved ones are protected. • Tax Optimization Strategies: Uncover the tax benefits associated with platform ownership, including reduced administrative burdens and enhanced control over investments for a more tax-efficient retirement landscape. • Unlocking Insurance Potential: Explore how platform ownership can integrate and optimize insurance options within Super funds, providing members with comprehensive protection and peace of mind for the future <p>Presenter: Scott Hoger (NSW, VIC, SA) / David Glen (NSW, VIC, QLD, WA, SA), TAL</p> <p>Estimated CPD areas: Technical Competence, Tax (Financial) Advice</p>
9:45am (45 mins)	<p>Ethics for modern times</p> <p>The need for ethical conduct extends across all aspects of our life. In more recent times, the application of ethics in financial services has been growing in significance.</p> <p>The session explores the century old topic of ethics, about right and wrong, and through the use of ethical theory, looks at the practical application against a series of modern-day advice dilemmas.</p> <p>Ethics for modern times introduces a relevant mindset that can be applied to everyday thinking, ensuring decisions made strive to minimise harm.</p> <p>Presenter: Melinda Fox (NSW, VIC, QLD, SA) and Tim Turner (WA), Zurich</p> <p>Estimated CPD areas: Professionalism and Ethics</p>
10:30am (30 mins)	Morning tea break



Time	Description
11:00am (45 mins)	<p>Price is what you pay. Value is what you get.</p> <p>One of Warren Buffet's famous quotes.</p> <p>When it comes to life risk advice, a common misconception is that retail life insurance products are fundamentally identical in build/construct. There is thus a tendency to lean towards the most affordable policy in market.</p> <p>The reality is, nuances still exist from product to product, which can lead to material difference in client outcomes if and when a claim materialises.</p> <p>In this presentation, we identify where these variances typically lie across retail risk products, the "must have" or non-negotiables, and those that are simply "nice to have". Attendees will walk away with some rules of thumb that are digestible and workable in practice.</p> <p>The objective is to equip advisers and their support staff with the intel they need to elevate the basis of their advice beyond mere consideration of price. To give more colour to the nuances within contracts that may suit the individual sitting in front of them - creating a higher degree of certainty for clients should the unforeseen occur.</p> <p>Presenter: John Giannikos, AIA</p> <p>Estimated CPD areas: Technical Competence, Client Care and Practice</p>
11:45am (45 mins)	<p>What is your Retirement Income Philosophy?</p> <p>As with investment and insurance philosophies, a retirement income philosophy should reflect the unique beliefs, methodologies, and business model of an individual practice. Practices that have a documented approach to retirement planning can deliver a tailored service to their clients with more consistency, efficiency, and transparency.</p> <p>In this interactive session we explore the critical elements that should form the foundation of any Retirement Income Philosophy, such as risk assessment and management, strategy development, portfolio design, and product selection.</p> <p>Presenter: Justine Marquet, Allianz Retire+</p> <p>Estimated CPD areas: Technical Competence</p>
12:30pm (45 mins)	<p>Eat and greet</p> <p>As well as grabbing a bite to eat, why not find someone new to meet and share your personal passion and a practice highlight?</p>



Time	Description
1:15pm (45 mins)	<p>Rethinking defensive allocations in multi-asset portfolios</p> <p>The new market regime of higher macro and market volatility has led many investors to re-think the role of defensive assets in their portfolios. Fixed income has come back to the forefront given the appeal of higher yields, but investors are also increasingly seeking out alternative sources of returns.</p> <p>This presentation will discuss:</p> <ul style="list-style-type: none">• The expanded role of fixed income in portfolios• How alternative strategies can further diversify portfolios and enhance returns• What to look for when selecting alternative strategies <p>Presenter: Michael McCorry, BlackRock</p> <p>Estimated CPD areas: General</p>
2:00pm (45 mins)	<p>The US innovates, China replicates, and the EU regulates: Markets, power shifts, and the AI race</p> <p>This session will explore the impact of Trump-era policies, tariffs, and trade tensions on global supply chains, the ongoing wars and their economic repercussions, and the escalating AI race—where DeepSeek AI and other breakthroughs are redefining technological leadership. How will these shifts shape global markets? What risks and opportunities lie ahead for investors and portfolios? What are our views in navigate such times.</p> <p>Join us for an in-depth analysis of how political, economic, and technological forces are redrawing the global economic map and what it means for market participants in 2025 and beyond.</p> <p>Presenter: Daniel Stojanovski, Ventura Funds Management</p> <p>Estimated CPD areas: General</p>
2:45pm (45 mins)	<p>Where finance gets behavioural</p> <p>In this session, Morningstar is excited to share practical principles of good investing to help navigate markets today as we remind ourselves of these lessons and remain compelled that our best days lie ahead. They will discuss their recent Mind The Gap report, which digs into the persistent gap between the returns investors actually experience and reported total returns.</p> <p>Leveraging their dedicated behavioural research team, expect a unique perspective of bringing together complex financial market insights into behavioural concept for advisers to adhere to when working with their clients. We'll make sure you leave the presentation with the information you need to reassure and inform your clients.</p> <p>Presenter: Nathan Robets (QLD), Mark Fenech (NSW), Ross Cassidy (SA, VIC), Stuart Mare (WA), Morningstar</p> <p>Estimated CPD areas: General, Client Care and Practice</p>
3:30pm	<p>Wrap-up and close</p>